

Appendices

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Appendix A

DEFINITIONS

Abused Children – Children under the age of 18 that have been hurt or injured by physical, mental, sexual, or verbal maltreatment.

Adaptable - Features that make a unit fully usable by physically disabled persons that can be installed upon the request of such persons without structural change to the unit.

Affirmatively Furthering Fair Housing - Actions taken to affirmatively further fair housing must further the policies of the Fair Housing Act and include activities to assure nondiscrimination in housing transactions. The applicant should actively promote wider housing opportunities for all persons regardless of race, color, religion, sex, national origin, familial status, or handicap while maintaining a nondiscriminatory environment in all aspects of the public and private housing market within their jurisdiction.

Affordable - Housing is generally considered affordable if a household pays no more than 30% of its annual gross income for all housing costs including principal, interest, taxes, and insurance (PITI) for homeownership or for rental units, rent plus utility costs.

Affordability Period – The period of time that an assisted unit must remain affordable to identified levels of low- or moderate-income persons. See the Eligible Activities section for further guidance.

Annual Income - Gross income anticipated to be received by all members of a household during the coming twelve-month period. CDBG uses Part 5 Program Income Definitions found in 24 CFR Part 813.

AMI – Area median income for the county in which the development is located. HUD revises this figure annually.

Applicant - Any person, persons, or organization applying for assistance through a housing program funded by IHCD.

Assisted Unit - Any housing unit that receives CDBG funds.

Battered Spouses – Individuals that have been subject to repeated physical, mental, sexual, or verbal maltreatment.

Beneficiary - Person from low and moderate-income family, which includes individuals or families with an annual income equal to or less than 80% of the median family income (adjusted by size) for the target area, or members of certain categories of individuals automatically assumed by HUD to be low- and moderate-income, unless there is information to the contrary. Groups presumed to be low and moderate income apply only to occupants of emergency shelters, youth shelters, and migrant/seasonal farm worker housing funded by CDBG. These are persons that have benefited directly from an IHCD award.

Closed Award –IHCD declares an award closed when all required documentation associated with the award has been approved and the recipient has received a formal letter stating the award is closed. This letter will also contain all on-going compliance requirements if the activity is subject to such requirements.

Community Development Block Grant (CDBG) - A program authorized under Title I of the Housing and Community Development Act of 1974, as amended (42 USC 5301, et seq.) (Federal Act). The Indiana Housing and Community Development Authority (IHCD) administers a portion of the state's Community Development Block Grant program specifically for affordable housing intended to benefit low and moderate-income households.

Community Based Development Organization (CBDO) – Is defined in the CDBG regulations 24 CFR 204(c) as an organization which has the following characteristics:

- (i) Is an association or corporation organized under State or local law to engage in community development activities (which may include housing and economic development activities) primarily within an identified geographic area of operation within the jurisdiction of the recipient, or in the case of an urban county, the jurisdiction of the county; and
- (ii) Has as its primary purpose the improvement of the physical, economic or social environment of its geographic area of operation by addressing one or more critical problems of the area, with particular attention to the needs of persons of low and moderate income; and

- (iii) May be either non-profit or for-profit, provided any monetary profits to its shareholders or members must be only incidental to its operations; and
- (iv) Maintains at least 51 percent of its governing body's membership for low- and moderate-income residents of its geographic area of operation, owners or senior officers of private establishments and other institutions located in and serving its geographic area of operation, or representatives of low- and moderate-income neighborhood organizations located in its geographic area of operation; and
- (v) Is not an agency or instrumentality of the recipient and does not permit more than one-third of the membership of its governing body to be appointed by, or to consist of, elected or other public officials or employees or officials of an ineligible entity (even though such persons may be otherwise qualified under paragraph (c)(1)(iv) of this section); and
- (vi) Except as otherwise authorized in paragraph (c)(1)(v) of this section, requires the members of its governing body to be nominated and approved by the general membership of the organization, or by its permanent governing body; and
- (vii) Is not subject to requirements under which its assets revert to the recipient upon dissolution; and
- (viii) Is free to contract for goods and services from vendors of its own choosing.

Developers Fee - Compensation to the developer for overseeing the development activities.

Development –

Community Development Block Grant: one or more activities which are related and which, when taken together, impact on one specific local need and solves one specific local problem.

Elderly – Individuals who are 62 years of age or older.

Entitlement Area - Any metropolitan city or urban county, which is eligible to receive formula allocations of Community Development Block Grant funds directly from the U.S. Department of Housing and Urban Development. The following entitlement communities in Indiana are not eligible to apply for IHCD's CDBG funds:

Anderson	East Chicago	Gary	Kokomo	LaPorte	New Albany
Bloomington	Elkhart	Goshen	Indianapolis**	Michigan City	South Bend
Carmel	Evansville	Hamilton County*	Lafayette	Mishawaka	Terre Haute
Columbus	Fort Wayne	Hammond	Lake County	Muncie	West Lafayette

*The town of Sheridan (when the housing activity is located in Hamilton County) will be eligible to receive assistance.

** The Cities of Beech Grove, Lawrence, Speedway, Southport, and the Town of Cumberland (when the housing activity is located in Hancock County) are not considered part of the Indianapolis entitlement community and are eligible for CDBG funding from IHCD.

Family - All persons living in the same household who are related by birth, marriage, or adoption.

Federal Act - For the Community Development Block Grant (CDBG): Title I of the Housing and Community Development Act of 1974, as amended (42 USC 5301, et seq.)

Floodplain – An area that may become flooded from time to time. The floodplain includes both the floodway and the flood fringe.

Forgivable Loan - A loan that allows the retirement of debt, if all applicable conditions are met.

Homeownership – Ownership in fee simple title, 99-year leasehold, or life-estate interest in a one-to four-unit dwelling or in a condominium unit, or an equivalent form of ownership approved by HUD and IHCD.

Household - Persons living in the same dwelling unit, regardless of relationship or economic interdependence.

HUD Part 5 Income - The gross amount of income of all adult household members anticipated during the coming 12-month period. This definition sounds straightforward, but there are several specific issues related to the calculation of annual income, see [HUD's website](#) for further guidance.

Leveraging Funds - Some IHCD programs/activities require that applicants provide a minimum amount of leverage on Community Development Block Grant developments (calculated at a percentage of the CDBG requested amount only).

- Cash contributions (except cash contributions by the beneficiary are not eligible as leverage).
- CDBG Program Income.
- Grant equivalent of the present discounted cash value of the yield foregone in a below-market interest rate loan.
- The non-federal cost of infrastructure improvements directly required for CDBG-assisted projects.
- AHP funds from the Federal Home Loan Bank.
- The appraised value of donated land (less any debt that remains as a lien against the property).
- Forbearance of state and/or local taxes, charges, or fees.
- The value of waived fees or charges associated with the transfer or development of real estate.
- Donated or voluntary labor (unskilled labor is currently valued at the rate of \$18.77/hour) or professional services (the value of skilled labor or professional services is valued at the contributors customary rate).
- Donated construction materials, not acquired with federal funds. Such contributions must be valued at published standardized costs and documentation of the value must be maintained.
- Governmental grants, from HUD or USDA Rural Development, under certain circumstances.

Ineligible Forms of Leverage:

- Contributions made from certain federal/state resources, including but not limited to: CDBG, HOME, Neighborhood Assistance Program (NAP) Credits, Emergency Shelter Grants, and Build Indiana funds.
- Cash from beneficiaries of CDBG assistance.
- Cash or other than sweat equity forms of contributions from recipients of CDBG contracts.
- Overhead costs such as office space or utilities and costs that cannot be directly attributed to the grant.

Local Unit of Government - Counties, incorporated cities, towns.

Low- and Moderate-Income Household - Eighty (80%) percent of the median family income (adjusted for household size) for each county. The income limits shall be as defined by the U.S. Department of Housing and Urban Development Part 5 Income Guidelines for “lower income families.”

Manufactured Housing – Considered an eligible form of housing under IHCD’s programs when it meets IHCD’s Manufactured Housing Policy or rehab will bring the unit up to these standards:

- A single dwelling unit designed and built in a factory, installed as a permanent residence, which bears a seal certifying that it was built in compliance with the Federal Manufactured Housing Construction and Safety Standards Law and which also complies with the following specifications:
 - 1) Shall have been constructed after January 1, 1981, and must exceed nine hundred fifty (950) square feet of occupied space per I.C. 36-7-4-1106 (d);
 - 2) Is attached to a permanent foundation of masonry construction and has a permanent perimeter enclosure constructed in accordance with the One and Two Family Dwelling Code;
 - 3) Has wheels, axles and towing chassis removed;
 - 4) Has a pitched roof;
 - 5) Consists of two (2) or more sections which, when joined, have a minimum dimension of 20’ X 47.5’ enclosing occupied space;
 - 6) Is located on land held by the beneficiary in fee-simple title, recorded land sale contract, or 99-year leasehold and is the principal residence of the beneficiary.

Migrant Farm Worker - A person employed in agricultural work of a seasonal or other temporary nature who is required to be absent overnight from his or her permanent place of residence. Exceptions are immediate family members of an agricultural employer or a farm labor contractor, and temporary H-2A foreign workers. (H-2A temporary foreign workers are nonimmigrant aliens authorized to work in agricultural employment in the United States for a specified time period, normally less than 1 year.)

Minority Person - As used herein, refers to African-American, not of Hispanic origin; Hispanic (a person of Mexican, Puerto Rican, Cuban, Central or South American or other Spanish culture regardless of race); Asian or Pacific Islander; or Native American.

Multi-Jurisdictional Application – An application from more than one local unit of government. In such cases one of the local units of government is designated as the lead applicant and main IHCDCA contact for the award.

Not-for-profit – An organization exempt from taxation under IRS code section 501(c)(3) or 501(c)(4). Also called a non-profit.

People with Addictions – People that are physiologically or psychologically dependent to a habit-forming substance.

Persons with Disabilities – (According to 24 CFR 92.2) Person with disabilities means a household composed of one or more persons, at least one of whom is an adult, who has a disability.

- 1) A person is considered to have a disability if the person has a physical, mental, or emotional impairment that:
 - (i) Is expected to be of long-continued and indefinite duration;
 - (ii) Substantially impedes his or her ability to live independently; and
 - (iii) Is of such a nature that such ability could be improved by more suitable housing conditions.
- 2) A person will also be considered to have a disability if he or she has a developmental disability, which is a severe, chronic disability that:
 - (i) Is attributable to a mental or physical impairment or combination of mental and physical impairments;
 - (ii) Is manifested before the person attains age 22;
 - (iii) Is likely to continue indefinitely;
 - (iv) Results in substantial functional limitations in three or more of the following areas of major life activity: self-care, receptive and expressive language, learning, mobility, self-direction, capacity for independent living, and economic self-sufficiency; and
 - (v) Reflects the person's need for a combination and sequence of special, interdisciplinary, or generic care, treatment, or other services that are of lifelong or extended duration and are individually planned and coordinated. Notwithstanding the preceding provisions of this definition, the term "person with disabilities" includes two or more persons with disabilities living together, one or more such persons living with another person who is determined to be important to their care or well-being, and the surviving member or members of any household described in the first sentence of this definition who were living, in a unit assisted with HOME funds, with the deceased member of the household at the time of his or her death.

Program Income – Gross income received by the recipient or sub-recipient directly generated from the use of HOME, CDBG, or HOME matching contributions. When program income is generated by housing that is only partially assisted with federal funds, the income shall be prorated to reflect the percentage of federal funds used. Program income includes, but is not limited to, the following:

- Proceeds from the disposition by sale or long-term lease of real property acquired, rehabilitated, or constructed with HOME, CDBG, or HOME matching contributions;
- Gross income from the use or rental of real property, owned by the recipient or subrecipient that was acquired, rehabilitated, or constructed, with HOME, CDBG, or HOME matching funds, less costs incidental to generation of the income;
- Payments of principal and interest on loans made using HOME, CDBG, or HOME matching funds;
- Proceeds from the sale of loans made with HOME, CDBG, or HOME matching funds;
- Proceeds from the sale of obligations secured by loans made with HOME, CDBG, or HOME matching funds;
- Interest earned on program income pending its disposition

Department of Commerce program income may be used as local match for CDBG projects. Applicants should contact IDOC for further information regarding un-obligated program income cash balances and their eligible uses.

Recapture – A mechanism to recoup all or a portion of the direct subsidy if the beneficiary decides to sell the assisted unit within the affordability period. IHCDCA has adopted a method for calculating the amount of recapture based on the net proceeds from the sale of the house shared between IHCDCA and the owner. If the net proceeds are not sufficient to recapture the full amount of the IHCDCA investment plus recover the amount of the homeowner's capital improvement made by the owner since purchase, IHCDCA will share the net proceeds.

Reconstruction – The rebuilding, on the same lot, of housing standing on a site at the time of project commitment. The number of housing units on the lot may not be decreased or increased as part of a reconstruction project, but the number of rooms per unit may be increased or decreased. Reconstruction also includes replacing an existing substandard unit of manufactured housing with a new or standard unit of manufactured housing.

Rehabilitation – To restore to good condition or capacity; any construction related activities that are necessary to bring the property into compliance with federal, state, or local building or housing codes.

Seasonal Farm Worker - A person employed in agricultural work of a seasonal or other temporary nature who is not required to be absent overnight from his or her permanent place of residence. Exceptions are immediate family members of an agricultural employer or a farm labor contractor.

Single Family Property - A one to four family structure in which one household owns the property and occupies one of the units as its principal residence.

Single Parent Household – A household in which an individual who is unmarried or legally separated from a spouse; has one or more minor children of whom the individual has custody, or joint custody, or is pregnant.

Single-Site – A development consisting of one construction site, contiguous lots, and/or one address.

Special Needs Population - Includes elderly persons, persons with disabilities, persons with a mental impairment, female-headed households, single-parent households, abused children or battered spouses.

Sub-Recipient - A public agency or private 501(c)3 or (c)4 non-profit organization other than the legal applicant that will administer or implement any portion of a grantee's CDBG eligible activities. The selection of a subrecipient is not subject to procurement procedures or requirements.

Substantial Reconstruction - Includes the rebuilding of existing housing, on the same foundation or the same footprint, standing on a site at the time that owner eligibility is determined by the local unit of government. Rooms may be added outside the footprint of the housing being reconstructed in order to alleviate occupancy issues, but the reconstructed housing must essentially be similar to the original housing. Housing must meet all applicable rehabilitation standards.

For substantial reconstruction, the unit of local government must determine the following and provide documentation to IHCDA regarding the following items:

- 1) That the housing to be reconstructed is unsuitable for rehabilitation. Housing that is unsuitable for rehabilitation is housing that is substandard and not financially or structurally feasible for rehabilitation. This determination must be documented by the grantee or its agents. Such documentation should include inspection forms and cost estimates for rehabilitation and cost estimates for reconstruction which demonstrates that the cost of substantial reconstruction is significantly less than the cost of rehabilitation; and
- 2) The estimated cost of reconstruction is at least 20 percent less than the estimated cost of purchasing comparable newly constructed housing (including land) located in that neighborhood or in a comparable neighborhood of the unit of local government (for purposes of this paragraph, comparable newly constructed housing means a newly constructed residential structure of approximately the same size on a lot of approximately the same size); and
- 3) The estimated cost of the reconstruction is less than the fair market value of the reconstructed housing and land based on an appraisal obtained before reconstruction; and
- 4) The unit is located on land held by the owner in fee-simple title or 99-year leasehold.

Very Low Income Household - A household that has verifiable annual income less than or equal to 50% of the area median income adjusted for family size.

UNIFORM RELOCATION ACT AND SECTION 104(D) REQUIREMENTS

According to Title I of the Housing and Community Development Act of 1974, as amended, and Title II of the Cranston-Gonzales National Affordable Housing Act, as amended, “Each grantee [participating jurisdiction] shall provide for reasonable benefits to any person involuntarily and permanently displaced as a result of the use of assistance received under this title...” as required under the **Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970**, as amended, and Federal implementing regulations at 49 CFR Part 24 and the requirements of **Section 104(d) of Title I of the Housing and Community Development Act of 1974**, as amended. *(For more detailed information on relocation, please refer to HUD Handbook 1278, which is available from IHCD.A.)*

Additionally, on January 4, 2005, the Federal Highway Administration as lead Federal Agency for the Uniform Relocation Assistance and Real Property Acquisition Policies Act (Uniform Act or URA), published a final rule revising the government-wide regulations implementing the Uniform Act under 49 CFR Part 24. The effective date is February 5, 2005. The final rule can be viewed at www.hud.gov/relocation.

I. MINIMIZING DISPLACEMENT

As a general philosophy, IHCD.A requires program administrators to take all reasonable steps to minimize displacement as a result of CDBG- or HOME-assisted programs. This means:

- During feasibility determinations, considering whether or not displacement will occur.
- Assuring, whenever possible, that residential occupants of buildings to be rehabilitated are offered an opportunity to return.
- Planning rehabilitation projects to include “staging” where this would minimize displacement.
- Following notification and advisory services procedures carefully to assure that families do not leave because they are not informed about plans for the project or their rights.

Displacement - occurs when a person (or their property) permanently moves as a direct result of a federally assisted acquisition, demolition, or rehabilitation project. A direct result includes the following:

- The person is required to move from the property (e.g., because the family size cannot be accommodated after rehabilitation, the unit is demolished or its use is changed, or the family's lease is not renewed).
- The person leaves the property because a decent, safe, and sanitary and affordable unit in the property was not offered.
- The person leaves the property because of unreasonable temporary relocation requirements or unreasonable terms for permanent moves within the property.
- The person leaves for whatever reasons, AND the necessary notices to assure that the person was fully informed about relocation rights and assistance were not given or were not given in a timely fashion.
- The person leaves the property because the landlord did not renew their lease in order to avoid displacement.
- The landlord forces tenants to move in order to provide a “vacant” property for CDBG or HOME assistance.

Displacement does not include persons who:

- Were evicted for cause, BUT not if the eviction is taken to evade paying relocation assistance.
- Have no legal right to occupy the property (e.g. persons that meet the definition of squatters under local law).
- Before leasing and occupying the property, but after application for project funding, receive written notice of the possibility that displacement or an increase in rent may occur and that relocation assistance will not be provided.
- Retain the right of use and occupancy of the property following acquisition (life estates).

- The grantee decides (and HUD agrees in writing) were not displaced as a direct result of the project (professional relocates).
- Were required to move out for a short period to facilitate emergency repairs, as long as certain conditions are met (see Temporary Relocation).

II. NOTICES AND OTHER ADVISORY SERVICES

Virtually EVERYONE needs a notice of some kind. All occupants are entitled to timely notices explaining whether or not they will be displaced.

- Occupants to be displaced must be informed of their eligibility for relocation assistance and the nature of the assistance.
- Occupants not to be displaced must be informed of the terms and conditions under which they may occupy the property upon completion of the project.

Notices should be issued **as soon as feasible** after a specific property has been identified for CDBG and/or HOME assistance. Handbook 1278 defines the point of “initiation of negotiations” for HUD programs (Handbook 1278 is available from IHCD.) The initiation of negotiations does not become effective for the purposes of relocation eligibility until there is a written agreement between the applicant and the owner to purchase the property. This required the applicant to inform tenant occupants of their potential eligibility for relocation assistance when negotiations are initiated, when and if they become fully eligible and in the event the purchase will not occur, notifying them, that they are no longer eligible for relocation assistance.

Different notices serve different purposes and must be tailored both to:

- The specific project circumstances, and
- The individual circumstances of the residents.

Combining notices is OK, **if** the appropriate information is provided in a timely manner.

Notices may be issued by either the recipient or the subgrantee. However, the recipient is ultimately responsible and must assure that timely and correct notices are given. IHCD recommends that recipients issue the notices.

Notices must be personally served or sent by certified or registered first-class mail, return receipt requested and documented in the applicant’s files. (Certified mail is less costly.) Each notice shall be written in plain, understandable language. Persons who are unable to read and understand the notice must be provided with appropriate translation and counseling. Each notice shall indicate the name of a person who may be contacted for answers to questions or other needed help.

Failure to provide correct and timely notices can be one of the most expensive mistakes that a relocation specialist can make.

A. REQUIRED NOTICES FOR UNIFORM RELOCATION ACT

1. General Information Notice

- All occupants must be given a General Information Notice. Different versions are required for those persons who will and will not be displaced.
- The notice must be provided as soon as feasible after the submission of an application to IHCD, or as soon as a specific property has been identified for CDBG and/or HOME assistance.
- The notice must explain that the project has been proposed and caution the person not to move prematurely.
- It informs the person of the terms for continued occupancy if the resident will not be displaced or of the assistance available if the person will be displaced.

- If displacement is possible, the notice should enclose additional information about available relocation assistance (e.g., HUD Booklet 1042-CPD, Relocation Assistance to Tenants Displaced From Their Homes.)

2. Notice to Tenants Moving In After Application

- This notice may be issued to each prospective tenant BEFORE the tenant agrees to move into the project.
- It explains that the project has been proposed and informs residents that they may be displaced or sustain a rent increase as a result and that they will NOT be entitled to relocation assistance in either event.
- Failure to issue this notice can be very costly. The recipient may incur an unnecessary relocation liability for each resident who moves in after the application for CDBG and/or HOME assistance who is not given this notice.

3. Notice of Non-displacement

- For acquisition and/or residential rehabilitation projects this notice is issued to residents who will remain in the project after its completion.
- It is issued at the time of the execution of the agreement for acquisition and/or rehabilitation and contains a specific offer of a suitable, affordable unit in the project.

4. Temporary Relocation Notice

- Residents who are not required to move permanently may be required to move temporarily, if all conditions of the move are “reasonable”.
- Those to be temporarily relocated must receive “reasonable” advance written notice of the location, terms and conditions of the temporary move and of their right to reimbursement of all reasonable out-of-pocket expenses.

5. Notice of Eligibility for Relocation Assistance

- For acquisition and/or residential rehabilitation projects, this notice is issued to residents who will be displaced.
- The notice is issued at the time of the execution of the agreement for acquisition and/or rehabilitation and contains a commitment for relocation assistance including:
 - Address of at least one comparable replacement units and other appropriate (but not necessarily comparable) referral housing units.
 - A specified amount for a replacement housing payment and moving expense.
- Because the comparable rents set an upper limit for assistance, failure to provide information about available, comparable units may result in a requirement to pay excessive relocation costs.
- For a family who can be offered a decent, safe, and sanitary unit in the project but not an affordable one, the notice may offer the family the opportunity to waive relocation assistance and remain in the project.
- The notice should include the information contained in HUD Booklet 1042-CPD Relocation Assistance to Tenants Displaced From Their Homes or Booklet 1044-CPD Relocation Assistance to Displaced Homeowners.

6. 90 Day (and 20 Day) Notices

- Each lawful occupant to be displaced must receive at least 90 days written advance notice before being required to move.
- The notice cannot be given before the person is issued a Notice of Eligibility for Relocation Assistance OR before being notified of the availability of a comparable replacement dwelling.
- The notice must specify the date by which the property must be vacated, or if the date is unknown, it must indicate the earliest date that the occupant may be required to move.
- If no date is specified in the 90 Day Notice, the occupants must be informed that they will receive at least 20 days advance written notice of the specific date of the move.
- Occupants may be required to move on less than 90 days notice if the recipient determines that the notice is impracticable (e.g., a health hazard).

B. INFORMATION AND COUNSELING

All residents must be kept informed of project activities and scheduling.

Information and counseling should also include:

- Referrals to other available assistance and human services (e.g., health services, public assistance, child care)
- Information about Federal, state and local housing programs and how to apply for them.
- Information about the households rights under the Fair Housing Act.
- For those who are displaced: information, to the extent possible, about replacement housing opportunities that may promote fair housing and moves to neighborhoods outside areas of racial concentration.

III. RELOCATION DEFINITIONS

Affordable Rent (CDBG) – For households with gross incomes less than 80% of the area median income, rent plus utilities that do not exceed 30% of a household's gross monthly income is considered affordable.

Economic Displacement - Applies to tenants who are intended to remain in the project after rehabilitation. If a tenant's rent increases as a result of the project and the increased rent and utilities is greater than the household's affordable rent level, then the household must be considered “economically displaced”. The recipient must treat this household like any other displaced household, by issuing a “Notice of Eligibility” and providing relocation assistance.

**GUIDEFORM GENERAL INFORMATION NOTICE
RESIDENTIAL TENANT THAT WILL NOT BE DISPLACED**

Recipient or Agency Letterhead

(date)

Dear _____:

On __ (date) __, __ (subgrantee) __ submitted an application to the Indiana Housing and Community Development Authority for financial assistance to rehabilitate the building that you occupy at ____ (address) ____.

This notice is to inform you that, if the assistance is provided and the building is rehabilitated, you will not be displaced. Therefore, we urge you not to move anywhere at this time. (If you do elect to move for reasons of your choice, you will not be provided relocation assistance.)

If the application is approved and Federal assistance is provided for the rehabilitation, you will be able to lease and occupy your present apartment (or another suitable, decent, safe and sanitary apartment in the same building) upon completion of the rehabilitation. Of course, you must comply with standard lease terms and conditions.

After the rehabilitation, your initial rent, including the estimated average monthly utility costs, will not exceed the greater of (a) your current rent/average utility costs, or (b) 30 percent of your average monthly gross household income. If you must move temporarily so that the rehabilitation can be completed, suitable housing will be made available to you for the temporary period, and you will be reimbursed for all reasonable extra expenses, including all moving costs and any increase in housing costs.

Again, we urge you not to move. If the project is approved, you can be sure that we will make every effort to accommodate your needs. Because Federal assistance would be involved, you would be protected by the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended.

This letter is important and should be retained. You will be contacted soon. In the meantime, if you have any questions about our plans, please contact _____ (name) _____, _____ (title) _____, at _____ (phone) _____, _____ (address) _____.

Sincerely,

(name)

(title)

Enclosure

=====NOTES.

1. The case file must indicate the manner in which this notice was delivered (e.g., personally served or certified mail, return receipt requested) and the date of delivery. (See Paragraph 2-3d of Handbook.)
2. This is a guideform. It should be revised to reflect the circumstances.

9/90

App. 2-2

**GUIDEFORM GENERAL INFORMATION NOTICE
RESIDENTIAL TENANT TO BE DISPLACED**

Recipient or Agency Letterhead

(date)

Dear _____:

The City of _____, is interested in acquiring the property you occupy at _____ (address) _____ for the _____ (project) _____. This notice is to inform you of your rights under Federal law. If the City acquires the property and you are displaced for the project, you will be eligible for relocation assistance under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended. However, do not move now. This is not a notice to vacate the premises. You should continue to pay your monthly rent to your landlord because a failure to pay rent and meet your other obligations as a tenant may be cause for eviction and loss of relocation assistance. You are urged not to move or sign any agreement to purchase or lease a new unit before receiving formal notice of your eligibility for relocation assistance. If you move or are evicted before receiving such notice, you may not receive any assistance. Please contact us before you make any moving plans.

If the City acquires the property and you are eligible for relocation assistance, you will be given advisory services, including referrals to replacement housing, and at least 90 days advance written notice of the date you will be required to move. You would also receive a payment for moving expenses and may be eligible for financial assistance to help you rent or buy a replacement house. This assistance is more fully explained in the enclosed brochure, "Relocation Assistance to Tenants Displaced from Their Homes."

If for any reason any other persons move into this unit with you after this notice, your assistance may be reduced. If you have any questions, please contact _____ (name) _____, _____ (title) _____, at _____ (phone) _____, _____ (address) _____.

Again, this is not a notice to vacate and does not establish eligibility for relocation payments or other relocation assistance. If the City decides not to purchase the property, you will be notified in writing.

Sincerely,

(name)

(title)

Enclosure

=====NOTES.

1. The case file must indicate the manner in which this notice was delivered (e.g., personally served or certified mail, return receipt requested) and the date of delivery. (See Paragraph 2-3d of Handbook.)
2. This is a guideform. It should be revised to reflect the circumstances.

9/90

App. 3-2

GUIDEFORM NOTICE
Disclosures to Seller with Voluntary, Arm's Length Purchase Offer

Recipient or Agency Letterhead

(date)

Dear _____:

This is to inform you that _____ (Agency/Person) would like to purchase the property located at _____ (Street Address or Other Property Identification), if a satisfactory agreement can be reached. We are prepared to pay \$_____ for clear title to the property under the conditions described in the attached proposed contract of sale.

Because Federal funds may be used in the purchase, however, we are required to disclose to you the following information:

1. The sale is voluntary. If you do not wish to sell, the _____ (Agency/Person) will not acquire our property. The _____ (Agency/Person) does not have the power to acquire your property by condemnation (i.e., eminent domain) [will not use the power of eminent domain to acquire the property].
2. We estimate the fair market value of the property to be \$ _____.

Since the purchase would be a voluntary, arm's length transaction, you would not be eligible for relocation payments or other relocation assistance under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA), or any other law or regulation. Also, as indicated in the contract of sale, this offer is made on the condition that no tenant will be permitted to occupy the property before the sale is completed.

Again, please understand that if you do not wish to sell your property, we will take no further action to acquire it. If you are willing to sell the property under the conditions described in the attached contract of sale, please sign the contract and return it to us.

If you have any questions about this matter, please contact _____. His/Her telephone number is _____.

Sincerely,

(name)
(title)

Enclosure

Appendix C

Indiana Housing and Community Development Authority Frequently Used Acronyms

Acronym	Definition
AHP	Affordable Housing Program – grant program through the Federal Home Loan Bank
AMI	Area Median Income
BMIR	Below market interest rate
CAP	Community Action Program agency
CBDO	Community Based Development Organization – As defined by the CDBG regulations in 24 CFR 570.204(c)
CDBG	Community Development Block Grants (24 CFR Part 570)
CDC	Community Development Corporation
CDFI	Community Development Finance Institution
CHDO	Community housing development organization – a special kind of not-for-profit organization that is certified by the Indiana Housing and Community Development Authority
CPD Notice	Community Planning and Development Notice – issued by the U.S. Department of Housing and Urban Development to provide further clarification on regulations associated with administering HUD grants
DHPA	Division of Historic Preservation and Archeology, a division of the Department of Natural Resources and serves as the State Historic Preservation Officer for Indiana
DNR	Department of Natural Resources
ER	Environmental Review
ESG	Emergency Shelter Grant – operating grants for emergency shelters. Applied for through the Family and Social Services Administration
FEMA	Federal Emergency Management Agency
FHLBI	Federal Home Loan Bank of Indianapolis
First Home/First Home Plus	Single family mortgage program through IHCDA that combines HOME dollars for down payment assistance with a below market interest rate mortgage
FMR	Fair market rents
FMV	Fair market value
FSP Memo	Federal and State Programs Memo – issued by IHCDA to provide clarification or updated information regarding grant programs IHCDA administers
FSSA	Family and Social Services Administration
HLFI	Historic Landmarks Foundation of Indiana
HNA	Housing Needs Assessment
HEC/DPA	Homeownership Education and Counseling / Down Payment Assistance
HOME	HOME Investment Partnerships Program (24 CFR Part 92)
HOPWA	Housing Opportunities for Persons with AIDS
HQS	Housing Quality Standards
HUD	U.S. Department of Housing and Urban Development
IACED	Indiana Association for Community Economic Development
ICHHI	Indiana Coalition on Housing and Homeless Issues, Inc.
IDEM	Indiana Department of Environmental Management
IDFA	Indiana Development Finance Authority
IDOC	Indiana Department of Commerce
IDNR	Indiana Department of Natural Resources
IHART	Indiana Housing Assistance Review Team
IHCDA	Indiana Housing and Community Development Authority
IHCDA Info	Information about IHCDA programs and services provided to IHCDA Info members by e-mail
LBP	Lead-based paint
LISC	Local Initiatives Support Corporation
LUG	Local Unit of Government (city, town, or county)
MBE	Minority Business Enterprise – certified by the state Department of Administration
NAHA	National Affordable Housing Act of 1990 – federal legislation that created the HOME
NC	New construction

Acronym	Definition
NFP	Not-For-Profit Corporation
NOFA	Notice of Funds Availability
OCRA	Office of Community and Rural Affairs
OOR	Owner-occupied rehabilitation
PHA	Public Housing Authority
PITI	Principal, interest, taxes, and insurance – the four components that make up a typical mortgage payment
PJ	Participating Jurisdiction
QCT	Qualified census tract
RFP	Request for Proposals
RHTC	Rental Housing Tax Credits (also called Low Income Housing Tax Credits or LIHTC)
S+C	Shelter Plus Care - part of the McKinney grant that is applied for directly to HUD through the Super NOFA application
SHP	Supportive Housing Program - part of the McKinney grant that is applied for directly to HUD through the Super NOFA application
SHPO	State Historic Preservation Officer (the Division of Historic Preservation and Archeology serves in this capacity for the State of Indiana)
SRO	Single room occupancy
Super NOFA	Notice of Funds Availability issued by HUD for a number of grant programs. It is an annual awards competition. Shelter Plus Care and Supportive Housing Program are some of the programs applied for through this application process.
TBRA	Tenant-Based Rental Assistance
TDC	Total development costs
URA	Uniform Relocation Act
USDA	United States Department of Agriculture (Rural Development)
WBE	Women Business Enterprise – certified by the state Department of Administration

Appendix D

CDBG Funding Per Low/Mod Person

County	IHCDA CDBG	HUD CDBG	Total	Low/Mod Population (per HUD data)	CDBG Funds Per Capita - Low/Mod	Points
Adams	\$1,235,000	\$0	\$1,235,000	14,701	\$84.01	1
Allen	\$200,000	\$49,375,345	\$49,575,345	31,797	\$1,559.12	0
Bartholomew	\$1,637,675	\$1,584,353	\$3,222,028	11,775	\$273.63	0
Benton	\$35,000	\$0	\$35,000	3,922	\$8.92	5
Blackford	\$263,589	\$0	\$263,589	5,871	\$44.90	3
Boone	\$164,475	\$0	\$164,475	16,383	\$10.04	5
Brown	\$824,720	\$0	\$824,720	6,092	\$135.38	1
Carroll	\$858,545	\$0	\$858,545	7,438	\$115.43	1
Cass	\$1,531,111	\$0	\$1,531,111	15,684	\$97.62	1
Clark	\$3,608,832	\$0	\$3,608,832	38,742	\$93.15	1
Clay	\$255,000	\$0	\$255,000	10,610	\$24.03	3
Clinton	\$39,600	\$0	\$39,600	14,098	\$2.81	5
Crawford	\$2,762,871	\$0	\$2,762,871	5,254	\$525.86	0
Daviess	\$1,238,681	\$0	\$1,238,681	13,384	\$92.55	1
Dearborn	\$3,302,110	\$0	\$3,302,110	17,257	\$191.35	0
Decatur	\$1,306,426	\$0	\$1,306,426	9,158	\$142.65	1
DeKalb	\$0	\$0	\$0	14,516	\$0.00	5
Delaware	\$795,096	\$26,988,324	\$27,783,420	14,489	\$1,917.55	0
Dubois	\$893,774	\$0	\$893,774	14,640	\$61.05	3
Elkhart	\$1,383,863	\$19,318,365	\$20,702,228	30,745	\$673.35	0
Fayette	\$580,000	\$0	\$580,000	9,769	\$59.37	3
Floyd	\$312,467	\$13,663,794	\$13,976,261	7,393	\$1,890.47	0
Fountain	\$493,908	\$0	\$493,908	7,007	\$70.49	3
Franklin	\$43,220	\$0	\$43,220	9,655	\$4.48	5
Fulton	\$250,665	\$0	\$250,665	8,133	\$30.82	3
Gibson	\$2,174,462	\$0	\$2,174,462	12,279	\$177.09	0
Grant	\$1,157,470	\$0	\$1,157,470	27,812	\$41.62	3
Greene	\$2,186,145	\$0	\$2,186,145	14,248	\$153.44	1
Hamilton	\$453,391	\$3,982,570	\$4,435,961	2,026	\$2,189.52	0
Hancock	\$1,514,215	\$0	\$1,514,215	16,241	\$93.23	1
Harrison	\$594,495	\$0	\$594,495	12,614	\$47.13	3
Hendricks	\$342,648	\$0	\$342,648	29,814	\$11.49	5
Henry	\$3,012,203	\$0	\$3,012,203	18,178	\$165.71	0
Howard	\$188,250	\$18,883,913	\$19,072,163	11,426	\$1,669.19	0
Huntington	\$246,802	\$0	\$246,802	15,534	\$15.89	5
Jackson	\$1,631,441	\$0	\$1,631,441	15,280	\$106.77	1
Jasper	\$18,949	\$0	\$18,949	10,612	\$1.79	5
Jay	\$2,187,721	\$0	\$2,187,721	9,036	\$242.11	0
Jefferson	\$749,411	\$0	\$749,411	11,688	\$64.12	3
Jennings	\$891,843	\$0	\$891,843	10,517	\$84.80	1
Johnson	\$631,857	\$0	\$631,857	36,530	\$17.30	3
Knox	\$2,257,603	\$0	\$2,257,603	16,916	\$133.46	1
Kosciusko	\$2,883,486	\$0	\$2,883,486	26,470	\$108.93	1
LaGrange	\$0	\$0	\$0	13,240	\$0.00	5

Lake	\$0	\$171,558,525	\$171,558,525	82,871	\$2,070.19	0
LaPorte	\$785,058	\$6,554,649	\$7,339,707	15,460	\$474.75	0
Lawrence	\$1,914,372	\$0	\$1,914,372	18,277	\$104.74	1
Madison	\$4,172,954	\$17,482,524	\$21,655,478	28,397	\$762.60	0
Marion	\$0	\$178,746,605	\$178,746,605	27,948	\$6,395.69	0
Marshall	\$1,999,517	\$0	\$1,999,517	16,238	\$123.14	1
Martin	\$641,921	\$0	\$641,921	4,168	\$154.01	1
Miami	\$0	\$0	\$0	12,953	\$0.00	5
Monroe	\$707,944	\$16,496,428	\$138,589	18,628	\$84.01	1
Montgomery	\$574,199	\$0	\$574,199	13,571	\$42.31	3
Morgan	\$1,598,740	\$0	\$1,598,740	26,168	\$61.10	3
Newton	\$0	\$0	\$0	6,410	\$0.00	5
Noble	\$1,261,361	\$0	\$1,261,361	17,233	\$73.19	3
Ohio	\$1,581,748	\$0	\$1,581,748	2,471	\$640.12	0
Orange	\$1,329,171	\$0	\$1,329,171	9,083	\$146.34	1
Owen	\$42,300	\$0	\$42,300	9,403	\$4.50	5
Parke	\$0	\$0	\$0	7,107	\$0.00	5
Perry	\$2,874,880	\$0	\$2,874,880	7,281	\$394.85	0
Pike	\$950,775	\$0	\$950,775	5,584	\$170.27	0
Porter	\$44,811	\$0	\$44,811	43,494	\$1.03	5
Posey	\$777,693	\$0	\$777,693	9,143	\$85.06	1
Pulaski	\$29,900	\$0	\$29,900	5,618	\$5.32	5
Putnam	\$701,753	\$0	\$701,753	11,849	\$59.22	3
Randolph	\$1,315,547	\$0	\$1,315,547	11,759	\$111.88	1
Ripley	\$743,343	\$0	\$743,343	9,791	\$75.92	3
Rush	\$888,351	\$0	\$888,351	7,102	\$125.08	1
Scott	\$300,137	\$0	\$300,137	11,360	\$26.42	3
Shelby	\$743,455	\$0	\$743,455	17,661	\$42.10	3
Spencer	\$1,236,448	\$0	\$1,236,448	7,465	\$165.63	0
St. Joseph	\$1,542,457	\$64,422,363	\$65,964,820	25,091	\$2,629.02	0
Starke	\$167,500	\$0	\$167,500	10,002	\$16.75	3
Steuben	\$465,161	\$0	\$465,161	11,806	\$39.40	3
Sullivan	\$2,888,175	\$0	\$2,888,175	8,991	\$321.23	0
Switzerland	\$771,284	\$0	\$771,284	3,805	\$202.70	0
Tippecanoe	\$367,925	\$21,488,964	\$21,856,889	17,680	\$1,236.25	0
Tipton	\$0	\$0	\$0	5,643	\$0.00	5
Union	\$30,000	\$0	\$30,000	2,933	\$10.23	5
Vanderburgh	\$170,612	\$56,529,729	\$56,700,341	11,695	\$4,848.25	0
Vermillion	\$114,982	\$0	\$114,982	6,997	\$16.43	3
Vigo	\$216,225	\$36,514,606	\$36,730,831	16,578	\$2,215.64	0
Wabash	\$214,577	\$0	\$214,577	12,004	\$17.88	3
Warren	\$0	\$0	\$0	3,103	\$0.00	5
Warrick	\$1,364,100	\$0	\$1,364,100	15,709	\$86.84	1
Washington	\$2,162,527	\$0	\$2,162,527	11,399	\$189.71	0
Wayne	\$8,256,805	\$0	\$8,256,805	29,921	\$275.95	0
Wells	\$0	\$0	\$0	10,277	\$0.00	5
White	\$139,550	\$0	\$139,550	9,428	\$14.80	5
Whitley	\$682,051	\$0	\$682,051	11,079	\$61.56	3
* IHCD A CDBG amount includes CDBG awards as of 3/18/2009.						

Appendix E

CITIZENS' PARTICIPATION REQUIREMENTS - FOR CDBG APPLICANTS ONLY

According to 24 CFR § 570.486, the CDBG applicant must:

1. Provide a minimum of two (2) public hearings, each at a different stage of the process, for the purpose of obtaining citizens' input and responding to proposals and questions.
 - a. Together, the hearings must cover community development and housing needs, development of proposed activities, and a review of program performance.
 - b. The public hearing must be held before submission of an application to IHCD and must provide citizens an opportunity to comment on the activities proposed in the application. The legal notice and hearing must address the current CDBG request. For example, if an applicant applies during a funding round but receives no funding, they must republish and hold a new hearing for any subsequent application submittal.
 - c. The hearings must be held at times and locations convenient to potential or actual beneficiaries, with accommodations for persons with disabilities.
 - d. Public hearings shall be conducted in a manner to meet the needs of non-English speaking residents where a significant number of non-English speaking residents can reasonably be expected to participate.
 - e. The second public hearing reviewing of program performance must be completed prior to closing out a CDBG award.
 2. Provide citizens with the address, phone number, and times for submitting complaints and grievances. Provide timely written answers to complaints and grievances, within fifteen (15) working days where practical.
 3. Under Indiana Code (I.C. 5-3-1-2 (B)), there must be a minimum of one legal notice in the newspaper of general local circulation at least ten (10) calendar days prior to each scheduled public hearing. To count the ten days, do not count date of publication, but do count the day the hearing is held.
 - a. For example: Date of Notice Publication: 1/1/00 (Begin counting on 1/2/00)
Date of Public Hearing: 1/11/00 (or later)
 - b. The notice must at a minimum:
Encourage citizen participation by listing the date, time, and location of the public hearing.
Describe the purpose of the meeting and the proposed housing activity.
Indicate who the applicant is, where the applicant is applying for funding, and the source of the funding (i.e., Community Development Block Grants).
Provide contact information for additional questions or concerns.
- c. A sample legal notice is provided below. Applicants are strongly encouraged to use this language.

On or about (date), the (applicant) intends to apply to the Indiana Housing and Community Development Authority for a grant from the State Community Development Block Grant Program. This program is funded by Title I of the Housing and Community Development Act of 1974, as amended. These funds are to be used for economic development, public facilities, and housing developments. The purpose of this application shall be for (summary of proposed development).

The (applicant) will hold a public hearing on (date), at (time), in (place) to provide citizens an opportunity to express their views on community development and housing needs, past community development and housing activities, and the proposed (development description) development. In the previous year(s), (list past years), the (applicant) has received Community Development Block Grant funds for the following activities:

Records regarding the accounting of these beneficiaries and funds are available from (person - address). Interested citizens are invited to provide comments regarding these issues either at the public hearing or by prior written statement. A plan to minimize displacement and provide assistance to those displaced has been prepared and is available to the public. The application will be available for review and comment on (date).

Information concerning the proposed development may be obtained from (person - telephone) from (time) to (time) on (days).

The Citizens' Participation Report must be completed and submitted with the application. In addition, a publisher's affidavit with an original copy of the legal notice, minutes of the hearing, list of attendees, copies of any comments or complaints received, and copies of responses to any comments or complaints must be provided with the application. The original publisher's affidavit may be submitted after the application due date, but must be received by the IHCD no later than fourteen (14) days after the application due date.

Appendix F

Indiana Housing and Community Development Authority Donated Banked Leverage Form

MEMORANDUM OF AGREEMENT

Grantor:

Name of Entity: _____

Mayor/Council President/CEO: _____

Contact Person: _____ Title: _____

Address: _____

City: _____ State: _____ Zip: _____ County: _____

Phone Number: (____) _____ Fax Number: (____) _____

Recipient:

Name of Entity: _____

Mayor/Council President/CEO: _____

Contact Person: _____ Title: _____

Address: _____

City: _____ State: _____ Zip: _____ County: _____

Phone Number: (____) _____ Fax Number: (____) _____

Other:

Amount of leverage being donated: \$ _____

IHCDA award number on which match/leverage was originally generated: _____

What is the due date for the application that will be using the donated leverage? _____

Housing activity/development name utilizing the donated match/leverage: _____

Housing Activity Location (city/town, county): _____

Grantor has documented banked match/leverage with IHCDA, and hereby agrees to share \$ _____ of banked leverage with the Recipient for the purpose of satisfying the Recipient's leverage obligation for an application for (housing activity type) _____ submitted to IHCDA on (application due date) _____.

Grantor and Recipient agree that if the referenced application is not funded then this agreement is null and void.

Grantor certifies that the donated leverage is provided to the Recipient free of charge and is not being sold or bartered for goods or services.

This agreement is made between the Grantor and Recipient on this the _____ day of _____, 200__.

GRANTOR

Legal Name

Mayor/Council President/CEO's Name - Printed

Signature

RECIPIENT

Legal Name

Mayor/Council President/CEO's Name - Printed

Signature

FOR IHCD A USE ONLY:

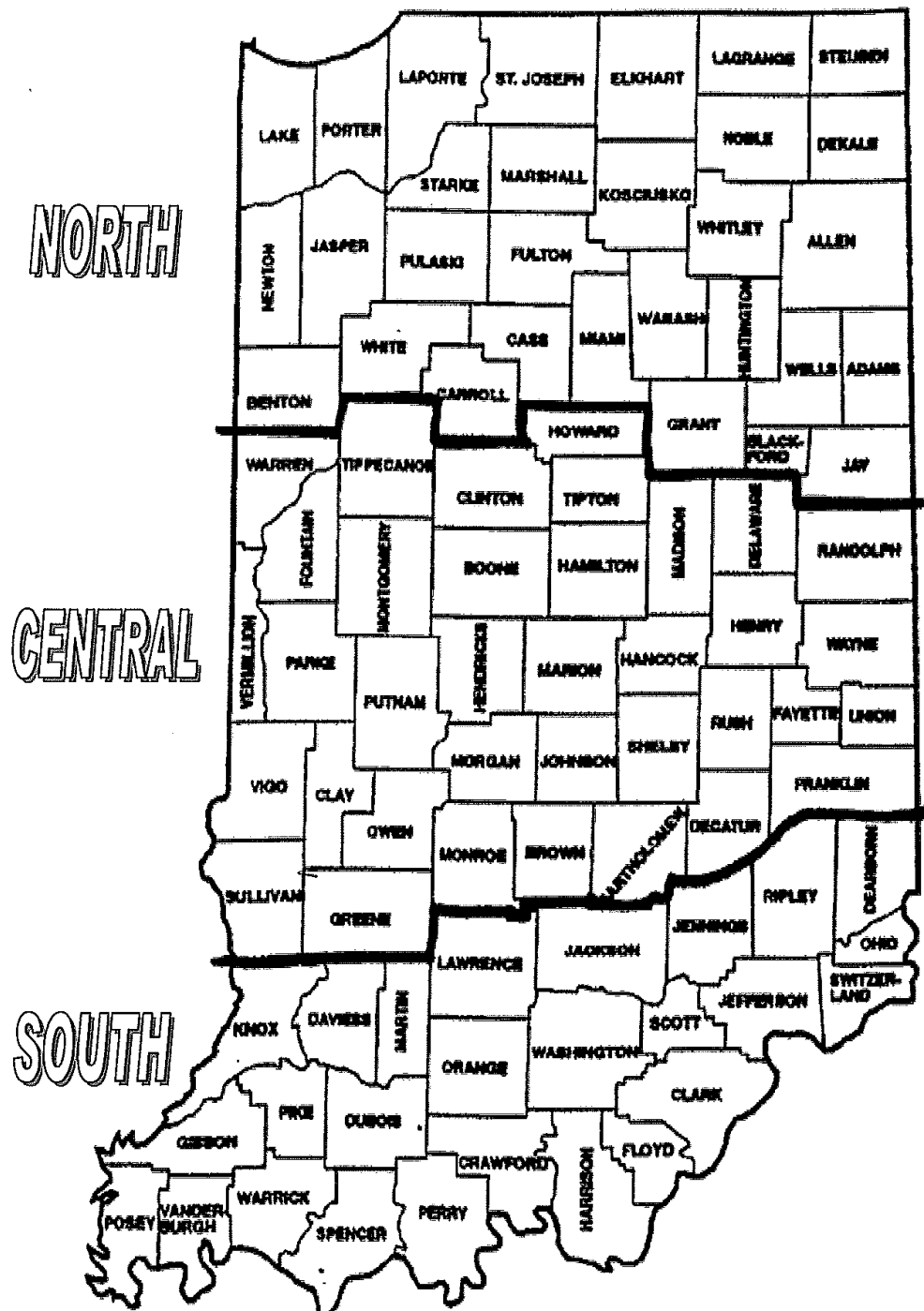
Leverage being donated: _____

Total banked leverage: _____

Community Development Representative: _____

Funds Management Specialist: _____

Utility Allowance Map



How to Become a Certified Energy Star® Rater

The following information is taken directly from: <http://www.resnet.us/rater/certified/default.htm>

A certified home energy rater must successfully complete training by a RESNET Accredited Rater Training Provider and must be certified by a RESNET Accredited Rating Provider. The training addresses:

- Basic principles of building science (i.e., viewing the home as a system)
- Thermal resistance of insulation materials
- The minimum rated features for buildings
- Blower door testing procedures
- Duct leakage testing procedures
- Variations in construction types and their ramifications
- Types and efficiencies of windows
- Types and efficiencies of heating, cooling, water heating, and lighting systems
- Types and characteristics of space conditioning and domestic hot water distribution systems
- Types of thermostatic controls
- Determination of azimuth
- Determination of air leakage
- Determination of fuels used by major appliances
- Utility rate structures
- On-site inspection procedures
- Producing a scaled and dimensioned drawing of a home
- Calculating the area of rectangles, triangles, circles, ovals and combinations of these shapes
- Calculating the volume of boxes, pyramids, spheres, and other geometric shapes
- Completing a home energy rating checklist or entering data into a home energy rating software program
- Completing a home energy improvement analysis or entering data into a home energy rating software program that performs improvements analysis
- Basic knowledge of financial incentive programs and energy efficient mortgages
- Communicating the benefits of energy saving measures and practices to the consumer
- Quality assurance

Each candidate rater must perform two ratings including software operations, in the presence of trainers.

Certified Raters must also pass examinations that demonstrate a practical, working ability to effectively use the knowledge and skills set contained in Section 5.3 of Chapter Two of the national home energy rating standard to produce accurate and fair Home Energy Ratings. This examination may either follow training or it may be taken as a challenge examination.

After successfully completing the rater training, the rater has one year to be certified by a RESNET accredited rating provider.

The Following is a List of Current RESNET Certified Rater Training Providers in the Midwest:

Accurate Rater Network by Hathmore Technologies

14220 E 42nd Street
Independence, MO 64055
Phone: 816-224-5550
Fax: 816-224-5150
Email: accuraterater@hathmore.com
Website: www accuraterater.com
Contact: Sharla Riead
Date of Expiration: December 31, 2009

Adena Energy and Environmental Consulting

1538 Prussia Road
Waverly, OH 45690
Phone: 740-947-4934
Fax: 740-947-4934
Email: terry_smith_1953@yahoo.com
Contact: Terrance Smith, Principle Owner
Accreditation Identification Number: 2003-029
Date of Expiration: December 31, 2009

Cornerstone Energy Conservation Services

1320 McKinley Avenue, Suite B
Columbus, OH 43222
Phone: 614-351-1439
Email: rhall@installed.net
Contact: Randy Hall
Accreditation Identification Number: 2003-14
Date of Expiration: Renewal Pending

Energy Efficient Homes Midwest, Inc.

P.O. Box 503248
Indianapolis, IN 46250-8248
Phone: 317-915-9204
Fax: 317-915-9206
Email: mjansen@eehmidwest.com
Website: www.eehmidwest.com
Contact: Mark Jansen
Accreditation Identification Number: 2003-07
Date of Expiration: December 31, 2009

Home Energy Concepts Corporation

P.O. Box 7342

McMinnville, TN 37111

Phone: 931-668-7277

Fax: 931-668-7462

Email: hec@homeenergyconcept.com

Website: www.homeenergyconcept.com

Contact: David J. Lyle

Accreditation Identification Number: 2003-025

Date of Expiration: December 31, 2009

Residential Science Resources

2900 Skyline Drive

Eagan , MN 55121

Phone: 612-964-0032

Email: mat.gates@residentialscience.com

Contact: Mathew Gates

Date of Expiration: December 31, 2009

Wisconsin Energy Conservation Corporation

431 Charmany Drive

Madison, WI 53719

Phone: 608-249-9322ex390

Email: greg@weccusa.org

Website: www.focusonenergy.com/embed.jsp?pageId=1069

Contact: Greg Nahn

Accreditation Identification Number: 2003-006

Date of Expiration: December 31, 2009

A List of Current Energy Star® Certified Raters in Indiana can be found at:

http://www.energystar.gov/index.cfm?fuseaction=new_homes_partners.showHomesResults&partner_type_id=RATER&s_code=IN.

Appendix I

Directions to IHCD

IHCD is located on the 10th floor of 30 South Meridian Street in Indianapolis. This is the former L.S. Ayres department store building, located on the block south of Monument Circle on the west side of the street.

From Northwest Indiana to IHCD:

Take I-65 South to West Street. Take West Street south past Washington Street to Maryland Street. Turn left on Maryland. [See parking options below.](#)

From Southeast Indiana to IHCD:

Take I-74 West to I-465 North. Take I-465 North to I-70 West. Take I-70 West to the Ohio Street exit. You can only go one way off the exit. Take Ohio Street 8 blocks to Capitol Avenue. Turn left on Capitol. One block past Washington Street, turn left onto Maryland Street. [See parking options below.](#)

From Southern Indiana to IHCD:

Take I-65 North into downtown Indianapolis. Get off at the Market Street Exit. Turn left off the exit. Take Market Street to Pennsylvania Street, which is one block past Delaware Street. Turn left on Pennsylvania and go one block to Washington Street. Turn right on Washington. Take Washington 3 blocks to Capitol Avenue. Turn left on Capitol. One block later, turn left onto Maryland Street. [See parking options below.](#)

From Indianapolis Airport, Western and Southwest Indiana to IHCD:

Take I-70 East into downtown Indianapolis. Take the Illinois Street exit. You can only turn one way off the exit. Take Illinois Street to Washington Street. Turn left on Washington Street. Take Washington one block to Capitol Avenue. Turn left on Capitol Avenue. One block later, turn left onto Maryland Street. [See parking options below.](#)

From Northern Indiana to IHCD:

Travel south on U.S. 31, which becomes Meridian Street in Indianapolis. Continue on Meridian into downtown. At Monument Circle, go halfway around the monument (traffic moves to the right) and proceed a half-block further south to Washington Street. Take Washington two blocks to Capitol Avenue. Turn left on Capitol. One block later, turn left onto Maryland Street. [See parking options below.](#)

From Northeast Indiana:

Take I-69 South to I-465. Take I-465 South to I-70 West. Take I-70 West to the Ohio Street exit. You can only go one way off the exit. Take Ohio 8 blocks to Capitol Avenue. Turn left on Capitol. One block past Washington Street, turn left onto Maryland Street. [See parking options below.](#)

From Eastern Indiana:

Take I-70 West to the Ohio Street exit. You can only go one way off the exit. Take Ohio 8 blocks to Capitol Avenue. Turn left on Capitol. One block past Washington Street, turn left onto Maryland Street. [See parking options below.](#)

Parking Options

2-Hour Parking Meters

During the hours of 6:00 a.m. and 6:00 p.m., 2-hour parking meters are available along the streets surrounding the building.

Parking Garages

The Circle Centre Mall has parking garages available with entrances off of Maryland Street and Washington Street. Both entrances are between Meridian and Illinois Streets. There is also a parking garage located directly across Meridian Street from our office, on the east side of the street.

